Cramer's

2009 BUILDER BUCKS CATALOG

CONTRACTOR REWARDS PROGRAM

Your purchases will add up to valuable prizes!

Las Vegas at night

FLIP VIDEO CAMCORDER

Model F260B SKU 8480716.

This portable, simple to use camcorder makes it incredibly easy to create high-quality home movies. Built-in editing software lets you edit video and capture still images from video and easily share your movies online.

▲Simple to use, pocket-sized camcorder with one-touch recording & digital zoom.
▲Holds 60 minutes of TV-quality video on 1GB of built-in memory; no tapes or additional memory cards required.
▲Convenient USB arm plugs directly into your computer for easy sharing and archiving.

24" DYNEX DIGITAL TV

Model DX-R24TV SKU 8205952. With this TV's 4 selectable viewing modes, you can choose the setting that are appropriate for the program you are watching. Black stretch and gamma correction image enhancement provides realistic images.

APPLE iPOD NANO

8GB MP3 player. The Genius music feature helps you find music to fit your mood. With the built-in accelerometer, you can rotate the nano to flip through album art with Cover Flow. Plus, view photos and videos in either portrait or landscape. Available in purple, green, orange, blue, pink, silver, black & white.

GARMIN PORTABLE GPS

Model NUVI205WBL SKU 8877619
Take along this pocket-size portable GPS with up to 1,000 waypoints to lead you wherever you go. With voice prompting and turn-by-turn directions, this GPS will help you find your way when you travel.

▲Unit Dimensions: 3.8"W, 2.8"H, .8"D
▲Display size: 2.8"W, 2.1"H
▲Display Resolution: 320 x 240 pixels
▲Weight 5.2 Oz.
▲Rechargeable lithium-ion battery
▲Battery Life: Up to 4 hours
▲High-sensitivity receiver
▲Preloaded maps (regional)

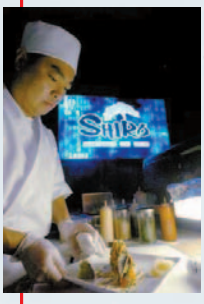
SAMSUNG DIGITAL CAMERA

Model L210 SKU 8975219
This 10.2 megapixel digital camera captures stunning high-definition still images and lets you record video with or without audio.

SIRIUS SATELLITE RADIO

Model SP5TK1. SKU 8548057
Sirius Sportster 5 Dock Play satellite radio receiver with vehicle kit. With vivid multi-color display, simple navigation, 30 channel presets.

A SHIRO'S EXPERIENCE



Experience Shiro's Restaurant and Dance Club ... Dinner and dancing for four at the Pocono's premier restaurant and dance club. Shiro is an experience that stimulates the senses. Delicious meals prepared by entertaining Hibachi chefs over sizzling teppanyaki tables.

Shiro's dance club is designed for a nightlight of recognizable music, in tune DJ's stunning decor and a light and sound show guaranteed to impress.

BIG BERTHA DRIVER

Callaway Big Bertha 460 driver is designed with a geometry close to the dimensional limit set by the USGA/ R&A for length and width.

This enables Callaway golf engineers to incorporate a 460cc head design with a shallower face, flatter crown and the highest moment of inertia ever. All titanium head results in longer and straighter shots.

BASKETBALL BACKBOARD

Lifetime Model 73729 48" x 30" x 1" square clear shatterproof shatter guard backboard. 1" backboard thickness is total of the metal frame, 3mm lexan sheet and This combo also includes an Orange Slam-It-Pro rim, black blow molded frame pad.

NFL KEG GRILL

Choose your team! Officially licensed NFL Keg-A-Que is a great grill that is always the talk of the party. Not only for it's great looks but as a great cooking grill. The polished Chrome Keg has NFL team marks on the top and side and is available as a propane (9,000-10,000BTU) or charcoal grill. The grill features include a 200 square inch surface that can hold about 12-14 burgers. The construction includes heavy gauge steel, hinged lid, air-sealed vents, heat resistant and oversized carrying handle and fold up legs. Shipped unassembled. Assembled in minutes using included instructions & tool.

CROSLEY ENTERTAINMENT

Crosley Rochester Entertainment has a turntable, AM/FM radio, CD player. Single-disc player: Plays cassettes, CDs: 2 Built-in speakers: Repeat mode, sleep mode: Features front LED display: Has 3.5mm Aux. input jack: Front-loading CD: Diamond stylus needle and more. 17.75" x 9.5" x 13.5"

14" NEON BAR CLOCK

14" Neon Clock Chrome plated, high impact plastic housing, with double ring of neon. Outside ring coordinates with screen printed logo on clock face, and inside ring (white) illuminates the clock face. Comes with battery operated Quartz clock mechanism.

LEVEL ONE .... $10,000 to $19,999

Cramer's 2009 Builder Bucks

BLU-RAY DISC PLAYER

Model NS-2BRDVD
SKU 8964178

Enjoy high-definition brilliance from all your movies with this Blu-ray Disc player that supports 1080p upconversion and features Dolby Digital and DTS decoders for enhanced audio performance.Firmware upgrade available early February 2009. javascript:popUpRawURL('http://www.insignia-products.com/p-395-insignia-blu-ray-disc-player-with-1080p-output.aspx','','6','1'); for more information.

What's Included

- Insignia® Blu-ray Disc Player with 1080p Output
- Remote with 2 AAA batteries
- A/V cable
- Composite video cable
- AC cord
- Owner's manual
- **Blu-ray Disc format compatible**For high-definition movie playback with resolution up to 5 times greater than DVD.

xBOX 360 PRO SYSTEM

Model B4J-00174 SKU 8928814
Get ready to immerse yourself in a world rich with dazzling graphics, thrilling sound and convenient connectivity. xBOX 360 Pro Console System packs the power to help you experience entertainment in a new way.

19" LCD HDTV/DVD COMBO

Model DX-LTDVD19
SKU 8925853
With a built-in slot-loading DVD player, HDMI input and PC input. This 19" LCD HDTV makes it easy to enjoy a wide variety of entertainment options.

HOME THEATER WITH DVD

Model HT-Z310
SKU 8715679

Turn your living room into a surround sound entertainment center with this 1000W home theater system. Listen to music, watch movies and even enjoy your Apple® iPod® on this powerful 5.1-channel system.

- Complete home theater system includes 5.1-channel amplifier with built-in surround sound decoders, 1080p upconvert DVD/CD/MP3/DivX player, FM tuner, 4 satellite speakers, center speaker and subwoofer
- 1000W total power (main speakers: 166W x 2; center channel: 166W; rear surround speakers: 166W x 2; subwoofer: 170W)

APPLE 3G iPHONE

Phone, iPod, internet and more. Introducing iPhone 3G with fast 3G wireless technology, GPS mapping. Combines three products in one -- - a revolutionary phone, a widescreen iPod and a breakthrough internet device with rich HTML, email and a desktop-class web browser.

MiniDV DIGITAL CAMCORDER

Model ZR950
SKU 8689065
Capture a vivid footage with this Canon camcorder, featuring a built-in DIGIC DV image processor. Widescreen HR makes use of the whole image so you can be sure to catch the whole scene.

DIGITAL HOME STEREO

Roku SoundBridge plays your PC or Mac digital music files anywhere in the house ... connecting your stereo or powered speakers to your computer's digital music library. Or, listen to a variety of internet radio stations without even turning on your computer.

PRODUCT FEATURES: Built-in support for popular music player software - no additional software required; Compatible with 802.11b and 802.11g wireless networks as well as wired Ethernet; Digital optical, digital coax, and analog outputs connect directly to your stereo; Plays all your stored playlists, including iTunes Smart Playlists; Search for Song Title, Artist, Album, Composer and Keyword; Browse by Song Title, Artist, Album, Composer and Genre; Quickly browse huge music collections with patent-pending feature.

CALLAWAY CART BAG

Features:
10 Pounds without the hood and strap
10" 14-way top with 14 full length dividers
Co-molded ergonomic carry handle
Single strap
7 Zippered pockets
2 Water bottle pockets
2 Hidden pockets

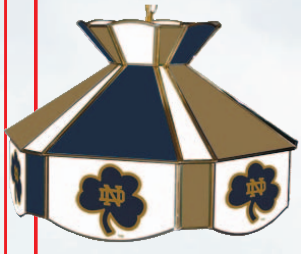
DOUBLE EAGLE GOLF NET

Bring the range home! Our double eagle nylon golf net is constructed of #504 golf netting for the sides & top, and heavy duty archery netting for the backdrop. 9'H x 12'W at bottom x 7'D.

Wii VIDEO GAME CENTER

SKU 9999103400050000
Includes: Console, additional Nunchuk controller; and Wii Play with Wii Remote controller.
Also includes Wii AV cables and Wii AC adapter.
With each passing year, video gaming has become an exclusive experience. The complexities of some of the newest games have alienated those who used to play games with their entire families. Wii changes all that. Nintendo has created the most inviting, inclusive video game system to date. Thanks to this unique controller, anyone of any age or skill level can pick up and play games on Wii. And they will have an incredibly fun time doing so. That's not to say Nintendo has forgotten about the core gamer. Not by a long shot. In fact, Wii gives them the best gaming experience yet. Take a look at some of the games Nintendo and its partners have to offer, and once you try them out, you will be convinced that a revolution in gaming has begun.

PUB LIGHT



Also available in NFL, MLB, NHL and NBA. Introducing our newly designed Teardrop Style stained glass NCAA pub light. Our beautiful stained glass NCAA pub lights are hand made & trimmed in brass for an elegant look.

NIKON BINOCULARS

Travelite V 12 x 25 are precision ground, multicoated optics with high-index Bak-4 prisms in a lightweight design. Aspherical eyepiece lenses provide enhanced edge-to-edge sharpness. Quick central focusing allows for easy adjustment and focus.

LEVEL TWO .... $20,000 to $39,999

Cramer's 2009 Builder Bucks

SONY PLAYSTATION 3

Model 98013 SKU 8982988
Make your multimedia dreams come true with PlayStation 3. Featuring a high-definition Blu-Ray disc player, an 80GB HDD, a DUALSHOCK 3 wireless controller and free PlayStation Network membership, you'll be primed to explore new horizons and amazing possibilities.

22" LCD/HDTV/DVD COMBO

Model
DX-LTDVD22-09
SKU 8924989
Watch your favorite TV shows and movies on this widescreen HDTV that features a 5 ms response time, 300 cd/m brightness and 1000; 1 contrast ratio. A built-in DVD player.

14.8 Cu.Ft. CHEST FREEZER

Model FFN15MSHW
SKU 8830303
This chest freezer's 4 freezer baskets and interior light make organizing, storing and retrieving frozen foods quick and easy. The door lock helps prevent unsupervised access.

DIGITAL CAMCORDER

Model SDR-H40 SKU 8673278
Capture imprint events and precious memories on this digital camcorder's 40GB hard drive. The camcorder is equipped with a 2.7" widescreen LCD monitor and optical image stabilization.
Features:
2000x Digital Zoom: 16:9 and 4:3 aspect ratio: 1/6" CCD image sensors with a book total MP: 2.7" Wide LCD display: Records images onto SDHC/SD memory cards and hard drive disk: Stereo zoom mic with wind noise reduction: Built-in SD/SDHC memory card slot: 1-Touch navigation: 2 3/4"W x 2 5/8"H x 4 1/2"D.

JVC DVD & VCR COMBO

Model DRMV100B SKU 8924033
This JVC Multiformat DVD-R/-RW/+R/+RW Recorder/VCR Combo lets you record your favorite TV shows or movies and then play them back with the DVD recorder/VCR combo, which features 1080p upconversion and Dolby Digital and DTS digital sound decoders for an amazing experience.

CANON DIGITAL CAMERA

Model
SX10 IS
SKU 9051045
Be ready to capture those special moments with this digital camera that features a wide-angle lens, optical image stabilizer to eliminate blur and Serve AF for tracking moving subjects.

All trips subject to availability & black out dates.

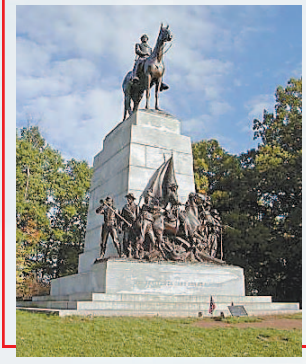
LONGWOOD GARDENS

Located in Kennett Square, near Philadelphia, Longwood Gardens now encompasses 1,050 acres and 20 indoor gardens. Visit the popular children's garden or stroll through the East Conservatory with its honeycomb roof. You'll also be spending an overnight at a local B & B. This holiday is for two people.

GETAWAY TO HAWLEY

A drive to holiday that includes an overnight stay at the Settlers Inn and dinner at the Torte Knox Restaurant in historic Hawley for two people. The Settlers Inn offers simple pleasures and Torte Knox is a perfect location for romantic dining

GETTYSBURG GETAWAY

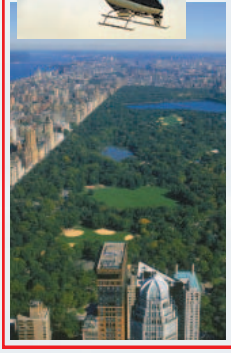


A drive to holiday for a family of four. One night accommodations plus a private guided tour of the battlefield. Gettysburg is a destination where history lives, and the fun never ends.

TRAPEZE SCHOOL

A drive to school located in Manhattan where your classes will be scheduled. Two people for two 2-hr. sessions or four people for 2-hr. sessions per person. This New York school is dedicated to making flying trapeze available to anyone who seeks inspiration, challenge, fitness or just fun.

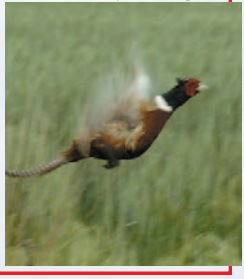
HELICOPTER TOUR



Soar over the city of New York on this fully narrated tour. The Manhattan skyline is at your fingertips during this incredible helicopter tour. The tour is for two people (helicopter tour is 17 minutes) plus lunch at Angelo's on Mulberry St. (Little Itlay).

BUTTONWOOD PHEASANT HUNT

You and a friend can enjoy a day of pheasant hunting at New Jersey's #1 game preserve in nearby Phillipsburg, New Jersey. Located just 35 minutes from East Stroudsburg, hunt includes; 4 hours of hunting with trained, professional guide & dog provided. Can be taken any time in the year 2010. Must make appointment.



Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL THREE .... $40,000 to $59,999

Cramer's 2009 Builder Bucks

NFL NEON SIGNS

Neon signs for all 32 NFL teams. These neon signs are officially licensed products of the National Football League. Support your favorite NFL team or franchise with these great looking NFL neon signs and displaying it in your house, bar or business. Each NFL neon sign is an intricate work that should be considered an artform. Every NFL neon sign is made by hand by our specially trained neon benders. Display these works of art and support your favorite football team.

HP LAPTOP COMPUTER

Model G60-125NR SKU 9027652
This laptop features a double-layer DVD+RW/CD-RW drive with LightScribe labeling so you can create your own personalized multimedia disc.

50cc POCKET ATV

Look at the features of the LG Mini Spike. Comes with 50cc Size with 110cc 2-stroke engine with automatic transmission and fully solid axle suspension/rear mono stock. Hydraulic disc brake.

TiVo® DIGITAL RECORDER

Model TCD658000 SKU 9041128
Introducing the new TiVo XL HD DVR. At approximately 7 times the size of the TiVo HD DVR, the TiVo XL HD can hold up to 150 hours of HD programming or 1,350 hours of standard-definition programming. In addition to its expanded capacity, the TiVo XL is THX certified for the best possible sound and video quality. Key features: Save up to 150 hours of HD programming or 1,350 hours of standard-definition programming at a time: The largest capacity DVR available in the country: THX-certified for premium audio and video quality. Record two shows at once: Includes the premium programmable backlit remote control: Works with cable and antenna: Does not support satellite.

PRO-FOAM 560 TREADMILL

Model PFTL59906
SKU 9022906
This treadmill features 4 cross training and 4 weight loss programs so that you can choose the intensity.

26" RCA LCD HDTV

Model L26H31
SKU 9091537

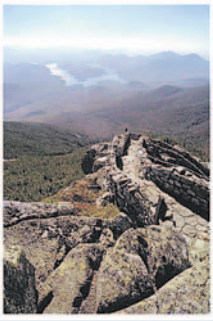
This widescreen HDTV features a widescreen aspect ratio, 400 cd/m brightness and an 8 ms response time. The Intuilight light sensor detects the ambient light & automatically adjusts the HDTV's contrast.

All trips subject to availability & black out dates.

PHILADELPHIA, PA

Philadelphia is a drive to destination holiday for 2. Two nights accommodations plus admission to your choice of a Philadelphia museum. Visit America's most sacred historic sites in the city of Brotherly Love.

LAKE PLACID, NY



Choices, choices. There is a variety of attractions to choose from the Lake Placid/ High Peaks Region. Two nights at the Interlaken Inn plus a gourmet dinner for two.

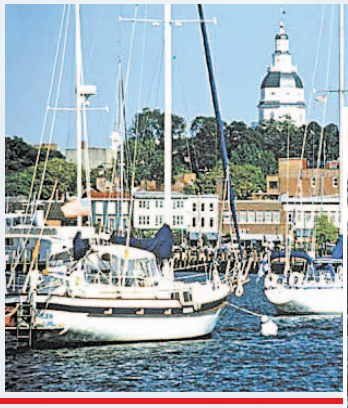
NEW YORK DINNER CRUISE

This New York Dinner Cruise is for a family of four plus overnight stay in NYC. An evening filled with wonderful cuisine, live music and dancing.

MYSTIC, CT

A drive-to destination for 2 with 2 nights accommodations at the Mystic Inn plus the lobster bake at Abotts. Also included is admission to Mystic Aquarium and Historic Mystic Seaport. Explore American maritime history firsthand on board tall ships and more.

ANNAPOLIS, MD



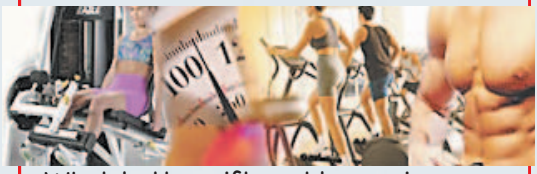
A drive-to destination with two nights accommodations at the Maryland Inn plus dinner for two. Annapolis was founded in 1649, we celebrate 350 years as a city which offers a delightful combination of history and a zest for living. Walk along the old brick sidewalks, similar to the time of our Founding Fathers used them. Stroll along the famed waterfront or sit at City Dock. Also the home of the U.S. Naval Academy.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL FOUR .... $60,000 to $79,999

Cramer's 2009 Builder Bucks

ONE YEAR MEMBERSHIP



What better gift could you give your loved ones - a trim, fit, healthy you! Package includes a one year membership at the Pocono Wellness and Fitness Club in East Stroudsburg. Lift weights, get on cardio machines, play basketball and so much more! You'll meet new friends and the atmosphere will make you want to go to achieve all of your fitness goals. Look great, feel better and improve your overall health at Pocono Wellness! Our facilities ... much more than a GYM. The Pocono's largest and most complete racquet and health club. Fitness Center: The best and newest cardio & weight training equipment: Entertainment system features 12 TV's, CD and tape players for your enjoyment: Modern locker facilities with saunas and more.

KEGERATOR

Model DKC645BLS
SKU 8193527
This stylish compact frig accommodates 1/4 and 1/2 kegs, freeing up space in your full size frig while reducing the clutter of bottles and cans. The reversible stainless steel door can be adjusted to fit your space.

IGNITE MEN'S IRON SET

The new ignite hybrid/iron set is packed with technology. The iron design incorporates a deep undercut cavity and wide sole to increase stability and help get the ball up in the air. Enhanced perimeter weighting and naturally lower and deeper center of gravity of the hybrid increases forgiveness. Set includes: #3 hybrid, 4 Pitching Wedges (8 dubs)

NFL HOME TEAM RECLINER

Choose your favorite team! Watch the game from the comfort of your team recliner with this officially licensed NFL team chair. Heavy duty fabric and foam with it's smooth operating reclining system will make you head straight to it's comfort as soon as you get home. 100% polyester fabric coated with Dupont teflon for years of comfort and wear. Frame constructed of oak with hardwood blocks to make this recliner as sturdy as any. A great conversation piece for your home as you support your favorite NFL team.

32" SAMSUNG LCD HDTV

Model LN32A450. A sleek design with hidden speakers keep Samsung's series 4 large flatpanel HDTV's one of the best 720p HD options around. 6ms response rate that's faster than 1080p models.

REMINGTON PUMP SHOTGUN

Remington Model 870 Express Super Magnum Pump Shotgun is a 12 gauge Express 3 1/2" mag/28" barrel modified Remington choke/snythetic. A perfect turkey gun with the concealment advantages of Remington's non-glare Express wood & metal finishes. Available with a vent rib turkey barrel and carries easily beneath overhanging branches and minimizes movement on a stand. Pump action. 12 Gauge. Mfg. item number: 5103

All trips subject to availability & black out dates.

BOLTON LANDING, NY

Two nights for two at the Sagamore Resort for two. Situated in the unspoiled Adirondack Mountains, The Sagamore features accommodation in the historic hotel A year round resort and sports paradise, The Sagamore offers a Donald Ross Championship golf course, European-style Spa and sailing school.

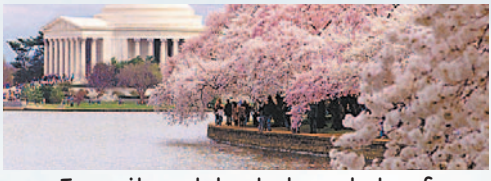
INN AT PERRY CABIN

The Inn at Perry Cabin is located at St. Michaels, Maryland. You will be staying two nights for two persons. Nestled on the Miles River, a tributary to the Chesapeake Bay, the charming inn offers luxurious accommodations, an unparalleled culinary experience and many recreational options, even a brand new Linden Spa.

KILLINGTON, VT

Drive to holiday. Ski Killington for a weekend for two. Two nights accommodations and two days of skiing. Explore the best skiing and snowboarding on the East Coast.

WASHINGTON, DC



From its celebrated symbols of patriotism to its undiscovered neighborhoods, the sights and sounds of the nations capital inspire millions of visitors. Two nights accommodations for four with passes for attractions.

CHESAPEAKE SEA DUCK HUNTING

One nights accommodations at the Harrison's Chesapeake House and sea duck and goose hunting for two. Also included in this adventure are three meals. The Chesapeake House is located on the Harris Creek on Tilghman Island on the Chesapeake Bay. Exciting waterfowl hunting on Maryland's Eastern Shore from a layout boat makes this a different type of hunt. This is a very unique way of hunting ducks.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL FIVE .... $80,000 to $99,999

Cramer's 2009 Builder Bucks

BOSE DVD HOME SYSTEM

3 - 2 - 1® GS Home Entertainment System.
Experience enhanced home theater sound from almost anything you watch -- with greater simplicity than traditional five-speaker surround systems. The 3-2-1 GS Series III DVD home entertainment system delivers cinematic 2.1-channel sound with just two Gemstone® speakers and a hideaway Acoustimass® module. The system includes an elegant media center featuring a progressive scan DVD/CD player with HDMI output and AM/FM tuner.

NFL BAR STOOLS

Choose your team! These 100% American Made bar stools add comfortable seating with a twist. Each bar stool is made of a commercial quality chrome plated tubular steel frame. Team logos are silk screened on the underside of heavy-duty clear vinyl to prevent the logo from scratching off.

TOSHIBA 37" HD LCD

Model 37AV502U
SKU 9017547
This flat panel TV features DynaLight N¢ and gaming mode for better gaming experience, 2 HDMI, N¢ digital inputs for improved connectivity.

REMINGTON RIFLE

Remington 4 + 1 30-06 Extreme Condition Rifle has a synthetic stock and stainless bar. The Xtreme Conditions rifle features overmold stock and stainless steel barreled action with unprecedented protection. Other features includes drilled and tapped, hinged floorplate and sling swivel studs.

Mfg. Item: 7167
Action: Bolt Action
Caliber: Many calibers to choose from
Barrel Length: 24"
Safety: Thumb Safety
Length: 44 1/2"
Weight: 7 3/8 Lbs.
The Model 700XCR is nearly impervious to the elements with its synthetic stock and TriNyte-finished steel barreled action.

7' RENO POOL TABLE

Playfiled 8' table: 78"L x 39"W. Table size: 89 1/2"L x 50 1/2" W x 31"H. Burgundy wool cloth and leather shield drop pockets. Solid wood veneer tapered legs with levelers.

6' GARDEN BENCH

#207129299

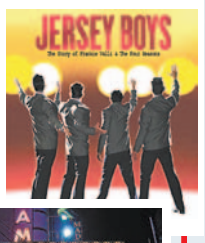
Essex design collection with a traditional style that achieves harmony with its surroundings. Constructed with dimensionally larger lumber for use in landscape designs.

All trips subject to availability & black out dates.

CHARTERED FISHING BOAT

Charter a fishing boat for up to ten of your buddies at Point Pleasant, NJ. Schedule your outing Monday through Thursday for eight hours of fishing for blues, fluke or mackerel. New Jersey fishing offers memories you won't soon forget. New Jersey offers the finest charter boat saltwater fishing on the Atlantic coast.

BROADWAY TICKETS



Six Broadway show tickets or the Radio City Christmas Spectacular. Drive to New York City and enjoy any of Broadway's wonderful shows: Wicked, The Lion King, Guys & Dolls, Chicago, Jersey Boys, Mamma Mia and more. Enjoy splashy musicals, starry revivals and thought-provoking dramas all on the boards.

NYC SHOPPING TRIP

A drive to New York City shopping spree! Overnight accommodations for one night for two people, parking plus a $450.00 American Express Gift Cheque to spend however you like. Nothing beats a day of shopping at the fine shops in New York City. Plan a stroll down Fifth Avenue to find the finest. Whether you're looking to buy the latest fashions, great souvenirs or just plan a walk through New York City's department stores everything from fashions to housewares, as well as spas, restaurants and cosmetics.

FLY FISHING SCHOOL

One-day Orvis Fly Fishing School in Manchester, Vermont for two people with accommodations for one night. If learning to fly fish or improving your casting technique seems like a daunting task, you just haven't met the right instructors. Pick up a fly rod at the Arrives Manchester Fly Fishing School situated in the heart of Vermont's Green Mountains, and you'll be casting like a seasoned angler in just two short days.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL SIX .... $100,000 to $124,999

Cramer's 2009 Builder Bucks

Sign up for Builder Bucks 2009 and your purchases will earn you valuable merchandise and vacations FREE!
YOU ARE NOT AUTOMATICALLY REGISTERED!

★ ALL NEW TRIPS & PRIZES

★ ALL PURCHASES FROM JANUARY THROUGH DECEMBER COUNT TOWARD YOUR PRIZE TOTAL.

★ ROLL OVER THIS YEAR'S TOTAL TO REDEEM A BIGGER PRIZE NEXT YEAR OR ANOTHER YEAR AFTER THAT.
(After 3 years you must redeem in full all accumulated Builder Bucks.)

Rollovers can only be redeemed at the end of the year. You must qualify for a minimum of Level One to take advantage of the rollover option. Any year end total that is less than $10,000 will **not** be added to the next year's total.

NOTE: Prizes and/or rollovers must be taken in their entirety. For example you cannot earn four Builder Bucks, redeem a level 2 prize and rollover the other two bucks. You must choose trips/prizes or rollover the entire amount.

BUILDER BUCKS RULES

Each company must complete and return the registration form included with this booklet to participate and earn merchandise.

If you register by April 1, 2009 your purchases as of January 1, 2009 will qualify. If you sign up after April 1, 2009, qualifying purchases will begin on the first day of the month following your registration. (Example: Your company registers on March 12, 2009 your purchases from January 1, 2009 qualify and begin to earn Builder Bucks. Your company waits to register until April 20, 2009 your purchases as of May 1, 2009 qualify and begin to earn Builder Bucks.)

Purchases made, delivered and invoiced through December 31, 2009 will qualify for this program. Sales tax does not count toward your total.

All products purchased from Cramer's Home Centers qualify for this program!

LEVEL #1	**PURCHASES $10,000 TO $19,999**	**EARN ONE BUILDER BUCK**
LEVEL #2	**PURCHASES $20,000 TO $39,999**	**EARN TWO BUILDER BUCKS**
LEVEL #3	**PURCHASES $40,000 TO $59,999**	**EARN THREE BUILDER BUCKS**
LEVEL #4	**PURCHASES $60,000 TO $79,999**	**EARN FOUR BUILDER BUCKS**
LEVEL #5	**PURCHASES $80,000 TO $99,999**	**EARN FIVE BUILDER BUCKS**
LEVEL #6	**PURCHASES $100,000 TO $124,999**	**EARN SIX BUILDER BUCKS**
LEVEL #7	**PURCHASES $125,000 TO $149,999**	**EARN SEVEN BUILDER BUCKS**
LEVEL #8	**PURCHASES $150,000 TO $199,999**	**EARN EIGHT BUILDER BUCKS**
LEVEL #9	**PURCHASES $200,000 TO $299,999**	**EARN NINE BUILDER BUCKS**
LEVEL #10	**PURCHASES $300,000 TO $399,999**	**EARN TEN BUILDER BUCKS**
LEVEL #11	**PURCHASES $400,000 TO $499,999**	**EARN ELEVEN BUILDER BUCKS**
LEVEL #12	**PURCHASES OF $500,000 AND UP!**	**EARN TWELVE BUILDER BUCKS**

BUILDER BUCKS RULES

Continued ...

You will be notified quarterly about your program status. A final report of your status will be mailed to you on or about January 10, 2010, and will include a redemption form.

If you are going to redeem a prize in this catalog or if you are going to "rollover" your total into another year, your choice must be back to Cramer's marketing no later than January 31, 2010. Remember you can only roll over your total for three years, at which time you must redeem your total.

All accounts must be paid up to date and in good standing by January 31, 2010 to redeem any gifts (If account is not paid by 1/31/10, your prize will be forfeited!)

Allow four to six weeks for delivery of your gift(s).

Builder Bucks holds no cash or credit value. Bucks cannot be sold, traded or given away and are nontransferable.

When redeeming your Builder Bucks, any gift combinations totaling your earned number of bucks is acceptable. (Four bucks can be redeemed for one four-buck gift **OR** two two-buck gifts or any combination equaling total earned bucks.)

Some prizes may need to be picked up by the contractor, in person, at our supplier's retail location. If you choose an item of this nature, you will be notified of the procedure to be followed.

All trips are for two adults and subject to availabiity, seasonal application, black out dates, resort cruise, package substitutions. Airports used: Newark, JFK, Philadelphia, Laguardia and Allentown.

Cramer's Home Centers will make every possible effort to provide you with your first choice of gift(s), but availability or other unforeseen circumstances may require you to make an alternate choice from remaining gifts.

Actual gifts or brand names may not be as shown or listed in this printed catalog. Cramer's reserves the right to make any reasonable substitutions.

Cramer's Home Centers is the final authority in all matters relating to this program, its rules and contractor eligibility.

Any questions concerning prizes or redemption's should be directed to the Marketing Department at 570.421.3271.

NASCAR SOFA

Choose your driver!
Combining vibrant team colors with sturdy engineered frames and ultra comfortable fabric, these sofas are sure to be the talk of the neighborhood. Frame made of oak and seat support constructed of 8 gauge Super Look solid steel. 100% Polyester micro fiber fabric treated with Dupont Teflon for built in stain resistance and durability.

20" iMAC COMPUTER

Model MB323LL/A
SKU 8844557
Intel Core 2 Duo processor 2.4 GHz; 1 GB DDR2 SDRAM, SuperDrive DL DVD+RW/CD-RW drive; 250 GB hard drive; built-in Airport Extreme (802.11n); Mac OSX v10.5 "Leopard"

HONDA PRESSURE WASHER

Mi-T-M Prosumer 2700 PSI. Corrosion resistant aluminum frame. Excellent choice for a lightweight, heavy-duty unit. Powerful 6.5HP Honda GX engine. Easy to start, quiet and reliable.

GARDEN FOUNTAIN

Medium bronze mirror gardenfall fountain with dark copper frame. Elegant and stylish, this is so serene and beautiful, you'll want to place it in an area where you can enjoy it all day long. Water gently cascades down the panel of tempered glass into the basin below. Fill the basin with river stones to complete the presentation. Place against a wall or fence.

The reservoir of this fountain is made from solid stainless steel and requires no plumbing; water recirculates within the fountain.
Water flow is adjustable and plugs into any standard 3-prong household electrical outlet.
Whisper quiet, Italian-made fountain pump included with instructions on use and care.

SAMSUNG 50" DLP HDTV

Model HL50A650
SKU 8753734
With a DNIe image processing engine and Cinema Smooth light processing engine for rich contrast, deep color and smooth frame transitions. Slim depth.

BROWNING GUN SAFE

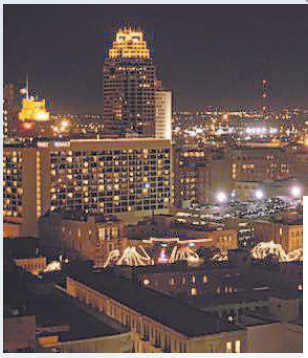
BRONZE SERIES. Protect your firearms & valuable with the Browning Bronze Series 24 cu. ft. safe. It's constructed with a 12-gauge steel body, a 1" formed steel door & 1" steel bolts. It utilizes a Force Deflector Locking System designed to prevent bolt or handle forces.

All trips subject to availability & black out dates.

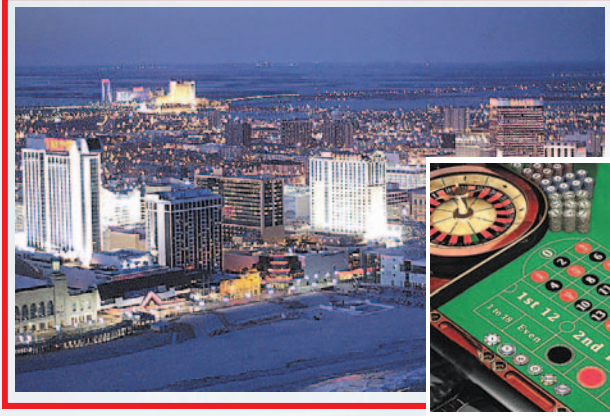
WILLIAMSBURG, VA

A drive to holiday that includes three nights and two-day park admission for four. Scores of original buildings, hundreds of homes, shops and public buildings are reconstructed over 301 acres. Also your stay includes Busch Gardens, a most beautiful amusement park thats great fun for all ages.

SAN ANTONIO, TEXAS

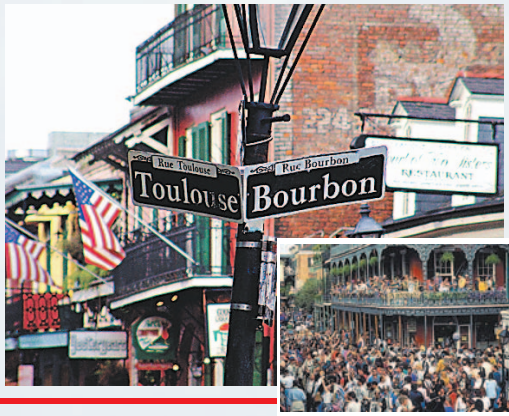


Air and hotel for two nights for 2 people to beautiful San Antonio, Texas. A big city with a small town feel, San Antonio enjoys a friendly reputation and year-round sunny weather makes it a great place to spend some time. Visit the Alamo, the most important historical attraction and of course a must is a stroll on the River Walk.



ATLANTIC CITY, NJ

A drive to vacation to the Borgata for two nights luxurious stay and dinner for two. Atlantic City attractions and activities are sure to entertain visitors of all interest. Find antique shops, museums and cultural attractions, piers and arcades and much more. Take a trolley tour, visit a lighthouse or aquarium. Relax on the beach, walk the boards.



NEW ORLEANS, LA

Air and hotel for two nights for two people. New Orleans French Quarter is still evocative, romantic and mysterious. Hugging the high ground on the banks of the Mississippi, the Quarter is a mix of tourist schlock and historical treasures such as cathedrals and centuries-old Creole restaurants. Sip a cafe au lait while munching sugary beignets at the perpetually packed cafes. And don't forget the annual events such as Mardi Gras, Jazz Fest and the Essence Festival.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL SEVEN .... $125,000 to $149,999

Cramer's 2009 Builder Bucks

MITSUBISHI 60" DLP HDTV

Model WD60735 SKU 8824301
Enjoy expanded functionality with this brilliant 60" DLP HDTV thanks to its 3 HDMI inputs and built-in USB port. Connect to your high-definition digital components, included DVD players and digital cameras, and enjoy a wide variety of media. Product Features: Built-in HDTV tuner add HD-capable antenna to receive over-the-air high-definition broadcasts, where available. Optional set-top box required for high-definition cable or satellite programming. 1080p display provides the highest quality progressive-scan picture possible from a high-definition source.

POWER MAX SNOWTHROWER

Power Max 828 LXE (38630). Every inch of our Power Max snowthrower, from it's skid shoes up to it's Quick Stick chute control has been reengineered, resulting in the most user-friendly advanced snowthrower ever made.

MACBOOK PRO LAPTOP

Model MB133LL/A SKU 8764429 IntelCore 2 duo mobile processor, 2.4 GHz, 2 GB DDR2 memory, DL DVD+RW/CD-RW SuperDrive. 200GB hard drive, built-in webcam, Bluetooth and built-in Airport Extreme. Mac OSX 10.5,

MINI POWERWHEEL

215 110cc Largest mini powerwheel with big 16" tires and available in five colors. Compared to other mini ATV's, this unit is 5" longer and with a seat height 3 inches higher than most mini ATV's. It is our latest model available in several colors. It has the 16" Powerwheel tires making it a common choice for kids needing something a little bigger. Safety: Brush guard: front bumper that protects ATV in the event of a frontal impact: Foot guard protects rider from getting near the tires: Remote engine start and kill. Parent can turn off engine from up to 30 yards away with a push of a button on a remote & more..

SMITH & WESSON HANDGUN

Smith & Wesson wanted to deliver maximum power for serious handgun hunters. The power they sought required an entirely new frame, the massive X-Frame was the basis for the Model 500, the most powerful production revolver in the world.

DOUBLE ELECTRIC WALL OVER

Model FEB27T5GC SKU 8427614
Frigidaire 27" Built-in double electric wall oven in stainless steel. Prepare meals for the entire family exactly to your specifications with this double wall oven. Use the Dual Radiant baking & roasting cycles and the Vari-Broil temperature control to ensure that every meal comes out right.

All trips subject to availability & black out dates.

DISNEY WORLD, FL

A vacation that includes air, three nights and 3-day parkhopper passes for two to Walt Disney World, the number one vacation destination in the world. Disney has something for everyone. Disney always has something to entertain you. Go to the amusement parks, taste foods from other lands and more.

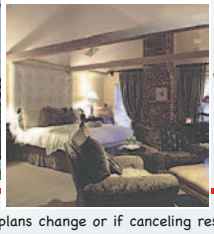
TAMPA, FL

Four nights hotel, air and car rental for two people. Let the Gulf Shore breeze carry you to sun-kissed fun. Miles of waterfront, sandy beaches, cultural attractions and exciting amusements. Busch Gardens has been drawing visitors for years, but the city also has a zoo, aquarium and museums.

KEY WEST

Three nights hotel accommodations with airfare for 2. In and out of the water, Key West offers a place where you can get away from the everyday life and join in a rich culture of a magical fantasy world. Key West offers a wide variety of things to do and enjoy, which will make your stay here worthwhile and one in which you will find unforgettable. Visit the John Audubon House and Ernest Hemming ways' house with its many cats.

KENNEBUNKPORT, MAINE



Three nights accommodations for two at the White Barn Inn at Kennebunkport, Maine. An achingly romantic destination which excels in romance. Explore premium shopping in Dock Square, walk arm in arm along the Maine coast beaches or discover the rich history of Kennebunkport whilst browsing antiques. Established in 1653 Kennebunkport is an astoundingly picturesque town. The town center is located along the Kennebunk River.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

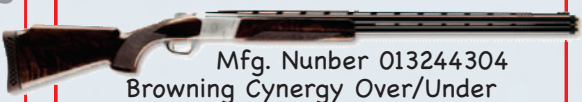
LEVEL EIGHT .... $150,000 to $199,999

Cramer's 2009 Builder Bucks

8' DIAMONDPLATE CABINETS

Diamond plate garage cabinets. This combo has a 16" tall upper cabinet. It can store many big and small items. All your neighbors will be jealous. Fully adjustable shelves, base cabinet shelf is 16" deep. These garage cabinets are a great place to store all those things on the ground, or in the way. Also a great place to work on things. Diamond plate material is easy to clean and will never rust, rot or damage from being wet.
96" L x 22" W x 78" H.

BROWNING CYNERGY SHOTGUN



Mfg. Nunber 013244304
Browning Cynergy Over/Under Shotgun. Like the original Cynergy, the Cynergy classic features the ultra strong monolock hinge that yields the lowest profile receiver of any 12 gauge over and under. This advanced technology is surrounded by a finely finished walnut stock and forearm. Silver receiver/blue barrel.

20" DISPLAY iMAC

Model MB324LL/A
SKU 8844682
Packed with multimedia features, including a SuperDrive DL DVD+RW/CD-RW drive, this iMac makes it easy to enjoy your music, movies, photos and more. iSight web cam, iChat and Airport Extreme.

KAWASAKI KLX DIRT BIKE

Offering a broad appeal -- for young beginners mastering the art of off-road motorcycling to anyone seeking a dependable play bike -- it is no surprise the KLX 110 is such a big hit. Features: Ignition; CDI: Transmission; Three-speed with automatic clutch: Final drive; chain: Frame; backbone frame, high-tensile steel: Rake/trail 25.5 degrees/2.1 in.: Front suspension/ wheel travel 30mm: Hydraulic telescopic fork/ 4.3in.: Rear suspension/wheel travel swingarm with single hydraulic shock/4.2 in.

60" MITSUBISHI DLP HDTV

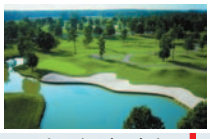
Model WD60735
SKU 8824301
Enjoy expanded functionality with this brilliant 60" DLP HDTV thanks to its 3 DMI inputs and built-in USB port. Connect to your high-definition digital components and enjoy a wide variety of media.

WEBER SUMMIT GRILL

#1780001. Summit S-650 propane, stainless steel grill. Take backyard grilling to the next level with the power and performance of Weber's Summit grill. Stainless steel enclosed cart.

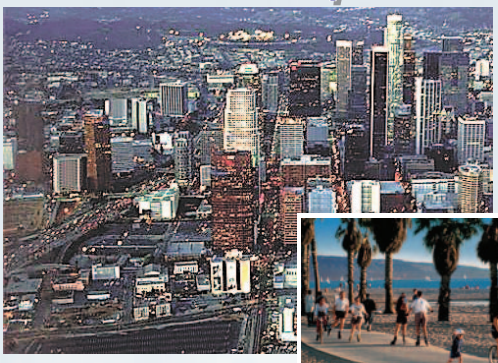
All trips subject to availability & black out dates.

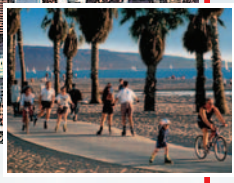
MYRTLE BEACH, SC



Three nights accommodations, airfare and car rental for two are included in this holiday. Located at the center of the Grand Strand, a 60-mile stretch of dreamy beaches that attract millions of tourists every year. There are activities that can satisfy any vacation desire. Amazing beaches, great golf courses and wonderful dining.

LOS ANGELES, CA



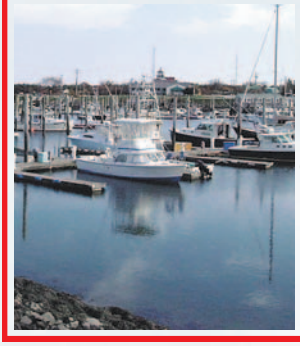


Three nights accommodations and airfare for two. The rambling metropolis of Los Angeles sprawls across a thousand square miles of a great desert basin, knitted together by an intricate network of freeways between the ocean and the snowcapped mountains. Shopping malls, palm trees and swimming pools.

NASHVILLE, TN

Air and hotel for three nights at Opryland Hotel for two. This is a place where music lives. Experience exhibits, stage shows and of course, concerts.

CAPE COD, MA



A drive to holiday for five nights at an oceanfront resort for 4. Fifteen distinctive towns, arts & culture, quaint shops, wooded bicycle paths and an endless choice of land & sea fun.

SAN FRANCISCO, CA

Three nights accommodations and air for two. San Francisco is a unique and breathtaking metropolis. From the famous icon of the Golden Gate Bridge to the exquisite art galleries at Semoma, the city takes pride in its unrivaled attractions, renowned museums and its unique neighborhoods which are treasures of its own. Discover the variety of sites, shops and restaurants that reflect the city's great ethnic and cultural diversity.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL NINE .... $200,000 to $299,999

Cramer's 2009 Builder Bucks

FRONT LOAD WASHER & DRYER

Maytag 3.7 Cu. Ft. Epic z, slate blue, energy star washer. Model MHWZ600TE Item #299128 Maytag 6.7 Cu. Ft. King size dryer, slate blue. Model MEDZ600TE Item #299080. High performance is instantly evident in this 3.7 cu. ft. I.E.C. capacity front load washer. With a CEE Tier III energy rating this washer is one of the most efficient washer models in the industry. The dryer is a front load 6.7 cu. ft. super size plus capacity gentle breeze drying system with IntelliDry Sensor, 8 drying cycles, 6 temperature settings electric dryer.

WINE REFRIGERATOR

Vinotemp VT-188-BBW 160 Bottle dual zone built-in wine refrigerator. One of Vinotemp's butler series offers optimum storage conditions for both red and white wines in a single cabinet. Central digital panel with display allows for independent adjustment of each temperature zone.

HOME TANNING BED

Model SS-24 24 Bulb tanning bed with face and arm tanning lamps. 10-Yr. powertrain extended warranty. Extra-long, extra-wide tanning surface 78" x 334". Available in 4 exciting colors.

EXERCISE STATION

The BodyCraft Galena Pro is built to fit into any corner of a room, requiring much less space than traditional designs. Featuring a chest press, dual-function pec dec, leg extension, leg curl, lat pull, low pulley station and more for every major muscle group.

BROWNING GUN SAFE

BRONZE SERIES. Protect your firearms and valuables with the Browning Bronze Series 24 cu. ft. safe. It's constructed with a 12-gauge steel body, a 1" formed steel door and 1" steel bolts. It utilizes a Force Deflector Locking System (patent pending) designed to prevent bolt or handle forces.

46" PLASMA HDTV

Experience your favorite movies & TV in rich high definition with this Panasonic HDTV that features deep color technology for vivid color reproduction & rich 20,000:1 contrast for lifelike detail. 20W Speaker system with simulated surround sound.

All trips subject to availability & black out dates.

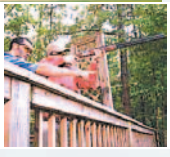
CARIBBEAN CRUISE

8 Day, 7 Night Caribbean cruise from Florida for 2. Trip includes airfare/ transfer to/from pier/ cruise/port taxes. Relaxing, great meals, meet new people, and of course the Caribbean has wonderful ports to explore. One of the most popular ways to visit the Caribbean is aboard a cruise ship.

CANCUN OR RIVIERA MAYA

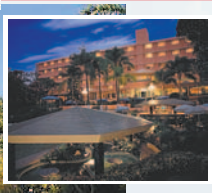
Three nights at an all-inclusive resort in either Cancun or Riviera Maya, Mexico for 2. Package includes airfare, all inclusive features of the resort and transfers. Beaches of powdery white sand stretching along water so turquoise. Within easy reach is the fabulous Mayan history found at the ruins of Tulum , Chichen Itza and Coba.

BARNSLEY GARDEN RESORT



Three nights stay for two at the Barnsley Gardens Resort, one of Travel and Leisure's 500 best hotels. Located 60 minutes from Atlanta, Ga., Barnsley Gardens boasts such amenities as golf, horseback riding, sporting clays, fly fishing, canoe and kayaks, paintball, garden tours, hunting and much more. Two full service restaurants and a seasonal Beer Garden. Airfare/transfers to/ from resort/accommodations and taxes included.

LADY SPA TRIP



Five nights for one lady at the Spa Ixtapan, Mexico (this spa is nestled in the foothills of the Sierra Madre Mountains south of Mexico City). Join us for our Third Annual Ladies Spa Trip in early June 2010, escorted by Mia Anderson or choose your most convenient date. Included is roundtrip airfare/roundtrip transfers/ accommodations for one. Two spa treatments daily/gourmet meals (choice of restaurants) all taxes, daily fitness walks, yoga, golf, tennis lessons and more!

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL TEN .... $300,000 to $399,999

Cramer's 2009 Builder Bucks

COMPLETE HOME THEATER

Turn your family room into a home theatre with everything you'll need except the popcorn. Includes: Optoma HD72 projector, 100" Silver fixed frame white screen, Peerless Vector Pro II projector mount Bose 3-2-1-GS series III audio system.

73" MITSUBISHI DLP DHTV

Model WD73735 SKU 8824329
Equipped with a front panel USB port, this 73" class HDTV is able to display your digital photos.
The 6-color Light Engine and x.v.Color technology provide lush, true color with sharp contrast.

KAWASAKI STREET BIKE

Another great new rider model is the Eliminator 125. With its 681mm seat height, smooth shifting and 5-speed transmission makes it an extremely affordable drive. So bring on the street, it's a whole new world of good times.

WEATHERBY MARK V RIFLE

Weatherby 3 + 1 300 Wthby MarkV Deluxe with 26" Blue Barrel with Walnut stock. Mark V action is free floated. Three rings of steel surrounding the case head. Fluted bolt with three gas ports. Nine locking lugs and a short 54 degree bolt lift. Bolt sleeve completely enshrouds rear of action. Direct Striker Intervention Safety offers direct, positive locking of the firing pin. Locks bolt in the engaged position and disengages the sear to render the trigger inoperable. Factory-tuned, fully adjustable trigger with sear engagement present at .012 to .015 and a let-off weight of four pounds.
Action: Bolt Action
Caliber: Many calibers to choose from.

8' POOL TABLE

The Austin by Greenleaf Billiards is a stunning example of a true heirloom quality billiard table that brings a touch of class and sophistication to any billiard room. Basic ball set included.

MS PACMAN VIDEO GAME

Relive your past and introduce the younger ones to the classic 1980's games, Ms. PacMan and PacMan! Players gobble their way through the class PacMan mazes while trying to dodge the ghosts.

All trips subject to availability & black out dates.

NEW JERSEY SHORE

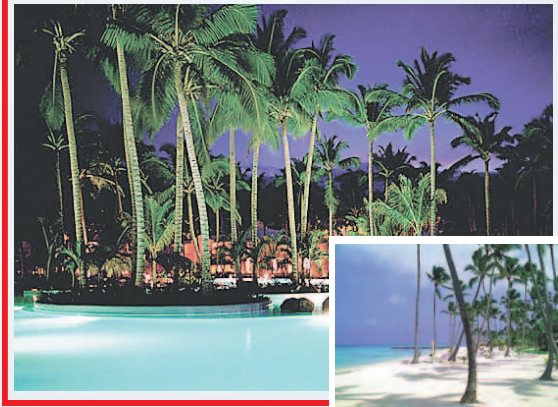
A three bedroom house for one week. Choose from Point Pleasant, Wildwood, Lavalette, etc.. Walk along the beach at sunrise or a bike ride on the boardwalk. Plenty of local restaurants and of course there are the piers for entertainment on the boards. Lots of things to do.

LAS VEGAS

Five nights in Las Vegas at a first class hotel for two which includes airfare, roundtrip transfers and taxes plus a $500.00 American Express Gift Certificate, to use however you like. A colorful smorgasbord of neon signs, spectacular shows, family attractions and fantastically themed casinos, there's simply no place like Las Vegas.

ST. MAARTEN & ZIP LINE ADVENTURE

Four nights accommodations with airfare and transfers for two people ... plus a zip-line adventure at Loterie Farms, a 154-acre nature preserve. St. Maarten is a spicy marriage of European and Caribbean cultures. Secluded beaches, calypso, reggae and jazz provide the soundtrack to romantic dining and bustling shopping centers. The island has a tropical warm & humid climate with a breath of trade winds.



PUNTA CANA

Seven nights at an all-inclusive resort. Your trip includes airfare, roundtrip transfers your accommodations and inclusive features of the resort for two people. Punta Cana is the largest and fastest growing tourist destination in the Caribbean with over forty hotels that spread across 40 kilometers of the East Coast beaches, making it the largest single tourist destination in the Caribbean. Also the largest area for golf.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL ELEVEN .... $400,000 to $499,999

Cramer's 2009 Builder Bucks

MOTORIZED TV CABINET & TV

With the push of a button ... TV hides down inside of cabinet!
Classic TV stand with lift & wine rack in a lightly distressed Walnut finish. 44"H x 55.75"W x 28.75"D. The design includes: a built-in wine rack & stemware holders in the right hand cabinet, center cabinet holds pull-out media storage trays, left-hand cabinet is shelved, pull-out tray table. 40" Toshiba LCD HDTV included.

ZERO-TURN RIDING MOWER

Look forward to cutting the grass. Ever see one of those professional lawn guys mowing on a zero turn, with every move in the book? Now you can too.
250Z Series

CLASSIC BAR w/GRANITE TOP

PU-575500-SET
Includes bar and 3 stools. Bar 73"W x 24"D x 43"H and stools 22"W x 24"D x 45"H. The Pulaski bar set as exceptional European style elements like golden carved details against a Cherry finish.

6 HOME THEATER RECLINERS

Item Code: HT7588. Now the whole family can enjoy a movie in complete comfort. You'll get 2 sets of 3 chairs with storage & beverage wedges. Top grain leather seating, with storage wedge, featuring hardwood frame construction. Leggett & Platt mechanism covered in black leather/vinyl. You will receive 2 3-seat units that can be arranged 6 across or 3 behind. 3 recliners dimensions: 123"L x 37 1/2"W x 41 1/2"H

18' ROUND WOODEN POOL

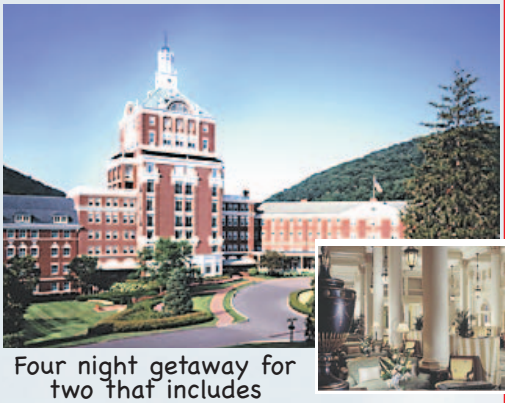
Includes: Pressure treated wood walls, liner, skimmer, filtration system, deck ladder, vacuum kit and hose.

KAWASAKI BAYOU 250

Whether it's tasked with play or work, it's a sure thing the tough & economical Kawasaki's Bayou® 250 ATV will excel at the job. It's long-lasting, electric-start 4-stroke engine, five-speed transmission & steel cargo racks make the Bayou 250 synonymous with 4-wheel value.

All trips subject to availability & black out dates.

HOT SPRINGS, VA



Four night getaway for two that includes accommodations at The Homestead, airfare, car rental, breakfast and dinner daily. A timeless treasure among historic Virginia luxury resorts with 3 championship golf courses, horseback riding, carriage rides, trout fishing/fly fishing (Orvis endorsed), sporting clays and more.

DISNEY WORLD

Five nights accommodations for four at either Port Orleans, Riverside or similar. Holiday includes airfare, transfers and 5-day parkhopper passes per person. Disney World is the number one vacation destination in the world. Disney is awe-inspiring, not any one attraction, ride or event but the whole Disney World complex.

RIVIERA MAYA GOURMET RESORT MAROMA

Four nights including air and all inclusive features of El Dorado Maroma for two. This is a luxurious all inclusive adults only resort. Maroma Beach was named one of the top beaches in the world by the Discover Channel. All rooms are suites, all have king beds and an overlook of the crystalline turquoise waters of the Mexican Caribbean. This resort is built on 450 acres of tropical jungle.

MONTANA DUDE RANCH

Six nights accommodations at Broken Arrow Lodge with airfare, transfers, three home-cooked meals daily, and five days of horseback riding in the Rocky Mountains for 2 people. The ranch offers other activities such as fly fishing, hiking, wildlife viewing, float trip, late night campfire and more. The Broken Arrow is located in southwest Montana and offers some of the finest horseback riding in moderate yet mountainous terrain, half forested and half open country. Incredible views.

Please call Mia Anderson within 72 hours if plans change or if canceling reservations, otherwise trip is redeemed in full

LEVEL TWELVE .... $500,000 PLUS

Cramer's 2009 Builder Bucks

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